An update to your crypto trading fees

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Wealthsimple

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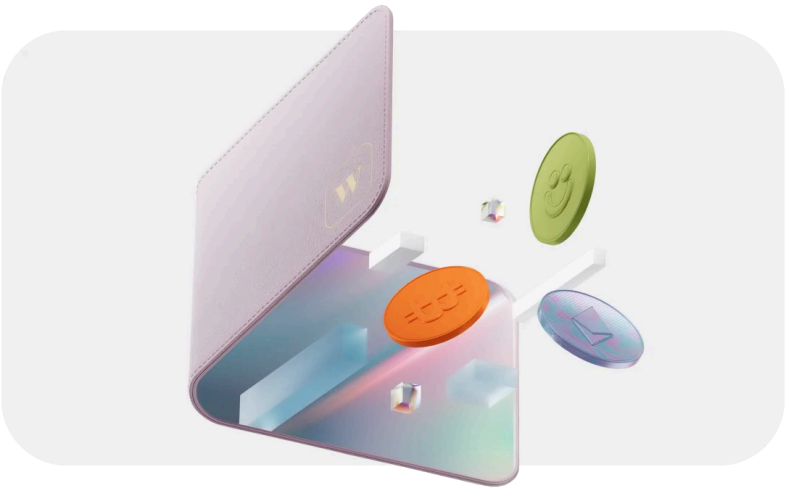

Hi Nonvikan Karl-Augustt,

You're getting this email because you are a Wealthsimple Crypto client. We're making changes to how our crypto trading fees work, starting September 7, 2026.

There's no action needed from you, but we did want to share what is changing and why.

Why we're making this change

Until now, your crypto fees were primarily tied to the total value of assets you had at Wealthsimple. This meant Core clients may pay a 2% fee while Generation clients paid 0.5%.

We received a lot of feedback from clients that fees should reflect how much you trade, not how much money you have. We agree and we're updating our pricing to reflect this new position.

How the new pricing works

Starting September 7, 2026:

1. Market orders will have a flat fee of 0.50%, plus a spread — the difference between the market price and your price. The spread will vary based on asset liquidity, order amount, market conditions, and other factors.

2. Limit orders will include a flat fee of 0.50%, but no spread.

3. All orders under $100 will include a $1 small-order surcharge.

You'll be shown the fees and spread for each trade before you submit your order, so you always know the full cost upfront.

Ways to lower your pricing

1. When you auto-invest a portion of your paycheque in crypto, all fees, spreads, and the small-order surcharge are $0. Learn more here.

2. As we mentioned above, our new crypto pricing depends on your total trade volume. If you make more than 50 trades (across crypto, stocks, ETFs, futures and options) in a calendar month, you'll reach **Active Trader status**. As an Active Trader, you pay a 0% spread. And while your fees start at the same 0.50%, they can get as low as 0% based on the value of your trades. You can learn more about Active Trader pricing here.

For a full breakdown of the new fee schedule, see our Help Centre article. If you have questions, chat with us in the app or on the web — we're here to help.

All the best,
The Wealthsimple Team

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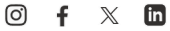

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Have questions? Contact us.

Active Trader status is available to Wealthsimple Trade and Crypto clients who complete 50 or more eligible trades in a calendar month. Status applies for the qualifying month and the following month and must be maintained to retain associated benefits. Terms apply. Learn more here.

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